



April 10, 2019

The Honorable Harley Rouda  
House of Representatives  
2300 Rayburn HOB  
Washington, DC 20515

Dear Representative Rouda,

Independent Women's Voice, which fights to enhance people's freedom, choices, and opportunities, is proud to support your bill, The Expanding Access to Retirement Savings for Caregivers Act.

In an effort to help individuals set aside enough savings for retirement, the IRS allows those nearing retirement (50+ years) to make annual catch-up contributions to their retirement accounts. The Expanding Access to Retirement Savings for Caregivers Act would expand access to catch-up contributions for individuals who forgo pay to step out of the workforce for at least one year in order to care for a family member. Former caretakers who meet this criteria would be permitted to make catch-up contributions in years prior to age 50.

Currently, about **40 million adults** in the United States serve as a family caregiver. Family caregivers selflessly devote their time, energy, and resources to caring for their loved ones. Policies that recognize these contributions and sacrifices should be commended and given serious consideration.

People who take time out of the workforce to care for family members help not only their own immediate families but their communities and our country. IWV supports legislation that recognizes their sacrifices and gives them the opportunity to make up for lost time by expanding their eligibility to make catch-up contributions for retirement accounts.

Respectfully,

A handwritten signature in black ink that reads 'Hadley Heath Manning'.

**Hadley Heath Manning**  
*Director of Policy*  
*Independent Women's Voice*